

AMENDMENTS TO THE CLAIMS

Please amend the claims as follows.

1. (Currently Amended) A computer-implemented method for collecting and aggregating creditworthiness data describing a subject company, comprising:

from ~~each of~~ a plurality of client machines, each running an accounting software application and operated by ~~[[a]]~~ different users, receiving transaction data for ~~at least one~~ a plurality of companies comprising the subject company; ~~[[and]]~~

for each ~~subject~~ company of the plurality of companies, aggregating ~~the received~~ transaction data from the plurality of client machines to obtain aggregated transaction data;

~~determine~~ determining a creditworthiness rating of the subject company based on aggregated transaction data;

generating a creditworthiness report for the subject company based on the creditworthiness rating;

receiving a request from a user for the creditworthiness report;

determining whether the user is authorized to receive the creditworthiness report; and

responsive to the user being authorized to receive the creditworthiness report, outputting the creditworthiness report,

wherein at least a subset of the different users are unaffiliated with one another.

2-6. (Cancelled)

7. (Currently Amended) The method of claim 1, further comprising generating a credit history report based on ~~[[the]]~~ aggregated transaction data.

8-10. (Cancelled)

11. (Currently Amended) The method of claim ~~[[8]]~~ 1, further comprising:

transmitting the creditworthiness report to a set of users designated as subscribers to the creditworthiness report.

12-15. (Cancelled)

16. (Currently Amended) The method of claim 1, wherein ~~[[the]]~~ transaction data comprises locally aggregated data describing ~~subject company payment history~~ histories.
17. (Currently Amended) The method of claim 1, wherein aggregating ~~the received~~ transaction data for the subject company comprises normalizing subject company identifiers to account for variations in naming the subject company.
18. (Currently Amended) The method of claim 1, wherein receiving transaction data ~~for a subject company~~ comprises:
receiving, ~~for each of a plurality of client machines, an~~ indications as to whether ~~[[the]]~~ users of the plurality of client machines assent~~[[s]]~~ to data collection; and
receiving transaction data ~~for the subject company~~ from ~~[[the]]~~ those of the plurality of client machines for which ~~an indication of~~ user assent was received.
19. (Currently Amended) The method of claim 1, further comprising, responsive to an indication of user assent being received from ~~[[a]]~~ the user, permitting the user to use a mark signifying that the user participates in a creditworthiness data collection effort.
20. (Currently Amended) The method of claim 1, further comprising outputting, within ~~the context of~~ the accounting software application ~~running at a client machine~~, an indication of the creditworthiness rating metric for the subject company.
21. (Currently Amended) The method of claim 1, further comprising, responsive to at least one predefined criterion with respect to the subject company, outputting to ~~[[a]]~~ the user an indication of the creditworthiness rating metric for the subject company.
22. (Currently Amended) The method of claim 21, wherein the at least one predefined criterion comprises at least one selected from ~~[[the]]~~ a group consisting of:
the creditworthiness rating having changed by at least a predetermined amount;
a length of time since the indication was most recently outputted;
the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;
the subject company being located within a defined geographic region with respect to the user;

the user having indicated an interest in the subject company;
[[the]] a type of business of the subject company being related to that of the user; and
the type of business of the subject company being related to that of other customers of
the user.

23. (Cancelled)

24. (Original) The method of claim 1, further comprising, responsive to the creditworthiness rating, generating a factoring valuation for the subject company.

25. (Currently Amended) The method of claim 1, wherein transaction data ~~includes~~ comprises at least one selected from [[the]] a group consisting of:

a transaction date;
an invoice date;
an invoice number;
a name of the subject company;
a transaction description;
a transaction amount; and
a transaction category.

26-41. (Cancelled)

42-45. (Withdrawn)

46-48. (Cancelled)

49. (Currently Amended) A system for collecting and aggregating creditworthiness data describing a subject company, comprising:

a data collection module, for receiving from a plurality of client machines, each running an accounting software application and operated by [[a]] different users, transaction data for ~~at least one~~ a plurality of companies comprising the subject company; [[and]]

a data aggregation module, coupled to the data collection module, for[[.]]:

for each ~~subject~~ company of the plurality of companies, aggregating ~~the received~~ transaction data from the plurality of client machines to obtain aggregated transaction data, and
~~determine~~ determining a creditworthiness rating of the subject company based on aggregated transaction data;
a report generation module, for generating a creditworthiness report for the subject company based on the creditworthiness rating; and
a report distribution module, for:
receiving a request from a user for the creditworthiness report,
determining whether the user is authorized to receive the creditworthiness report,
and
responsive to the user being authorized to receive the creditworthiness report,
outputting the creditworthiness report,
wherein at least a subset of the different users are unaffiliated with one another.

50-54. (Cancelled)

55. (Currently Amended) The system of claim 49, ~~further comprising a report generation module, coupled to the aggregation module,~~ wherein the report generation module is further for generating a credit history report based on [[the]] aggregated transaction data.

56-58. (Cancelled)

59. (Original) The system of claim [[56]] 49, wherein the report distribution module ~~transmits~~ is further for transmitting the creditworthiness report to a set of users designated as subscribers to the creditworthiness report.

60-63. (Cancelled)

64. (Currently Amended) The system of claim 49, wherein [[the]] transaction data comprises locally aggregated data describing ~~subject~~ company payment ~~history~~ histories.

65. (Currently Amended) The system of claim 49, wherein the data aggregation module ~~normalizes~~ is further for normalizing subject company identifiers to account for variations in naming the subject company.

66. (Currently Amended) The system of claim 49, wherein receiving transaction data by the data collection module comprises:

~~receives receiving, for each of a plurality of client machines, an~~ indications as to whether
[[the]] users of the plurality of client machines assent[[s]] to data collection; and
~~receives receiving~~ transaction data ~~for the subject company~~ from [[the]] those of the
plurality of client machines for which ~~an indication of~~ user assent was received.

67. (Currently Amended) The system of claim 49, ~~further comprising~~ wherein the accounting software application ~~running at a client machine~~ comprises functionality for outputting, within ~~the context of~~ the accounting software application, an indication of the creditworthiness metric for the subject company.

68. (Currently Amended) The system of claim 49, ~~further comprising a~~ wherein the report generation module, ~~coupled to the aggregation module,~~ is further for, responsive to at least one predefined criterion with respect to the subject company, outputting to [[a]] the user an indication of the creditworthiness metric for the subject company.

69. (Currently Amended) The system of claim 68, wherein the at least one predefined criterion comprises at least one selected from [[the]] a group consisting of:

the creditworthiness rating having changed by at least a predetermined amount;

a length of time since the indication was most recently outputted;

the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

the subject company being located within a defined geographic region with respect to the user;

the user having indicated an interest in the subject company;

[[the]] a type of business of the subject company being related to that of the user; and

the type of business of the subject company being related to that of other customers of the user.

70. (Cancelled)

71. (Currently Amended) The system of claim 49, ~~further comprising a~~ wherein the report generation module, ~~coupled to the aggregation module,~~ is further for, responsive to the creditworthiness rating, generating a factoring valuation for the subject company.

72. (Currently Amended) The system of claim 49, wherein transaction data ~~includes~~ comprises at least one selected from ~~[[the]]~~ a group consisting of:

- a transaction date;
- an invoice date;
- an invoice number;
- a name of the subject company;
- a transaction description;
- a transaction amount; and
- a transaction category.

73-80. (Cancelled)

81. (Currently Amended) A computer-readable medium comprising computer-readable code for collecting and aggregating creditworthiness data describing a subject company, comprising computer-readable code adapted to:

~~computer-readable code adapted to~~ receive, from ~~each~~ of a plurality of client machines, each running an accounting software application and operated by ~~[[a]]~~ different users, transaction data for ~~at least one~~ a plurality of companies comprising the subject company; ~~[[and]]~~

~~computer-readable code adapted to~~ aggregate, for each subject company of the plurality of companies, ~~the received~~ transaction data from the plurality of client machines to obtain aggregated transaction data;

determine a creditworthiness rating of the subject company based on aggregated transaction data;

generate a creditworthiness report for the subject company based on the creditworthiness rating;

receive a request from a user for the creditworthiness report;

determine whether the user is authorized to receive the creditworthiness report; and

responsive to the user being authorized to receive the creditworthiness report, output the creditworthiness report,

wherein at least a subset of the different users are unaffiliated with one another.

82-86. (Cancelled)

87. (Currently Amended) The computer-readable medium of claim 81, further comprising computer-readable code adapted to generate a credit history report based on [[the]] aggregated transaction data.

88-90. (Cancelled)

91. (Currently Amended) The computer-readable medium of claim 88, further comprising[[:] computer-readable code adapted to transmit the creditworthiness report to a set of users designated as subscribers to the creditworthiness report.

92-95. (Cancelled)

96. (Currently Amended) The computer-readable medium of claim 81, wherein [[the]] transaction data comprises locally aggregated data describing ~~subject~~ company payment ~~history~~ histories.

97. (Currently Amended) The computer-readable medium of claim 81, wherein [[the]] computer-readable code adapted to aggregate ~~the received~~ transaction data for the subject company comprises computer-readable code adapted to normalize subject company identifiers to account for variations in naming the subject company.

98. (Currently Amended) The computer-readable medium of claim 81, wherein [[the]] computer-readable code adapted to receive transaction data ~~for a subject company~~ comprises computer-readable code adapted to:

~~computer-readable code adapted to receive, for each of a plurality of client machines, an~~
indications as to whether [[the]] users of the plurality of client machines assent[[s]] to data collection; and

~~computer-readable code adapted to receive transaction data for the subject company from~~
[[the]] those of the plurality of client machines for which ~~an indication of~~ user
assent was received.

99. (Currently Amended) The computer-readable medium of claim 81, further comprising computer-readable code adapted to, responsive to an indication of user assent being received from [[a]] the user, permit the user to use a mark signifying that the user participates in a creditworthiness data collection effort.

100. (Currently Amended) The computer-readable medium of claim 81, further comprising computer-readable code adapted to output, within ~~the context of~~ the accounting software application ~~running at a client machine~~, an indication of the creditworthiness metric for the subject company.

101. (Currently Amended) The computer-readable medium of claim 81, further comprising computer-readable code adapted to, responsive to at least one predefined criterion with respect to the subject company, output to [[a]] the user an indication of the creditworthiness metric for the subject company.

102. (Currently Amended) The computer-readable medium of claim 101, wherein the at least one predefined criterion comprises at least one selected from [[the]] a group consisting of:

the creditworthiness rating having changed by at least a predetermined amount;

a length of time since the indication was most recently outputted;

the user having at least a predetermined number of transactions involving the subject company within a predetermined time period;

the subject company being located within a defined geographic region with respect to the user;

the user having indicated an interest in the subject company;

[[the]] a type of business of the subject company being related to that of the user; and

the type of business of the subject company being related to that of other customers of the user.

103. (Cancelled)

104. (Original) The computer-readable medium of claim 81, further comprising computer-readable code adapted to, responsive to the creditworthiness rating, generate a factoring valuation for the subject company.
105. (Currently Amended) The computer-readable medium of claim 81, wherein transaction data ~~includes~~ comprises at least one selected from ~~[[the]]~~ a group consisting of:
- a transaction date;
 - an invoice date;
 - an invoice number;
 - a name of the subject company;
 - a transaction description;
 - a transaction amount; and
 - a transaction category.
- 106-115. (Cancelled)
- 116-119. (Withdrawn)
- 120-148. (Cancelled)
149. (New) The method of claim 1, wherein outputting the creditworthiness report comprises transmitting an alert to the user.
150. (New) The system of claim 49, wherein outputting the creditworthiness report by the report generation module comprises using an alert generation module to transmit an alert to the user.
151. (New) The computer-readable medium of claim 81, wherein computer-readable code adapted to output the creditworthiness report comprises computer-readable code adapted to transmit an alert to the user.